

Information to identify the case:

Debtor 1 **David D Robinson**
First Name Middle Name Last Name
Debtor 2 **Ellamae Robinson**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **District of New Jersey**
Case number: **13-24597-JNP**

Social Security number or ITIN **xxx-xx-4858**
EIN **-----**
Social Security number or ITIN **xxx-xx-6658**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David D Robinson

Ellamae Robinson
aka Ella M Robinson

12/9/16

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
David D Robinson
Ellamae Robinson
DebtorsCase No. 13-24597-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 34

Date Rcvd: Dec 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2016.

db/jdb +David D Robinson, Ellamae Robinson, 629 W. Main Street, Millville, NJ 08332-4332
 516409005 +Avon, POB 105033, Atlanta, GA 30348-5033
 516409004 +Bell Bail Bonds, 117 Smith St, Millville, NJ 08332-4224
 514049938 +Landis Sewerage Authority, 1776 S. Mill Rd., Vineland, NJ 08360-6200
 514049939 +Members First, 37 W Landis Ave, Vineland, NJ 08360-8122
 514049942 +NJ E-Z Pass Violation Center, PO Box 52005, Newark, NJ 07101-8205
 514049943 +NJ E-Z Pass Violation Processing Center, PO Box 52005, Newark, NJ 07101-8205
 514049944 +Palisades Collection LLC., PO Box 1244, Englewood Cliffs, NJ 07632-0244
 514049945 +Penn Credit, 916 S. 14th Street, PO Box 988, Harrisburg, PA 17108-0988
 516409006 +SJ Gas, POB 6091, Bellmawr, NJ 08099-6091
 514068581 +Slomin Security, Inc, Eichenbaum & Stylianou, 10 Forest Ave,, Paramus, NJ 07652-5242
 514049947 +Slomins, 125 Lauman Lane, Hicksville, NY 11801-6539
 514049948 +Takhar Collection Services Ltd., 537-1623 Military Rd., Niagara Falls, NY 14304
 514049949 +The Billing Center, PO Box 62121, Tampa, FL 33662-2121
 514049950 +The CBE Group Inc., PO Box 2038, Waterloo, IA 50704-2038
 516409008 +Vineland Municipal Authority, 640 E Wood St, POB 1508, Vineland, NJ 08362-1508
 514270240 +Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315
 514049953 +Zucker, Goldberg & Ackerman LLC., 200 Sheffield Street Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 09 2016 22:57:01 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 09 2016 22:56:56 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516457581 E-mail/Text: kmorgan@morganlaw.com Dec 09 2016 22:58:02 ABC Bail Bonds, c/o Morgan Bornstein & Morgan, 1236 Brace Rd #K, Cherry Hill, NJ 08034-3269
 514049936 +EDI: AFNIRECOVERY.COM Dec 09 2016 22:33:00 AFNI, PO Box 3427, Bloomington, IL 61702-3427
 514067316 EDI: AIS.COM Dec 09 2016 22:43:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 514049951 EDI: AISTMBL.COM Dec 09 2016 22:33:00 T-Mobile, PO Box 742596, Cincinnati, OH 45274
 514049937 +EDI: IIC9.COM Dec 09 2016 22:43:00 I.C. System, Inc., PO Box 64378, Saint Paul, MN 55164-0378
 514049940 +EDI: MID8.COM Dec 09 2016 22:33:00 Midland Credit Management Inc., PO Box 60578, Los Angeles, CA 90060-0578
 516462041 +E-mail/Text: kmorgan@morganlaw.com Dec 09 2016 22:58:02 Morgan Bornstein & Morgan, 1236 Brace Road, Cherry Hill, NJ 08034-3229
 514049941 +E-mail/Text: bankruptcydepartment@tsico.com Dec 09 2016 22:58:00 NCO Financial Systems, PO Box 17080, Wilmington, DE 19850-7080
 514049946 +EDI: RMCB.COM Dec 09 2016 22:33:00 RMCB Collection Agency, 4 Westchester Plaza Suite 110, Elmsford, NY 10523-3835
 516512237 +E-mail/Text: ebn@vantagesourcing.com Dec 09 2016 22:57:31 Vantage Sourcing, PO Box 6786, Dothan, AL 36302-6786
 516457580 EDI: VERIZONCOMB.COM Dec 09 2016 22:33:00 Verizon, POB 15124, Albany, NY 12212-5124
 516457582 +E-mail/Text: ebn@vantagesourcing.com Dec 09 2016 22:57:34 Verizon Wireless, c/o Vantage Sourcing, POB 6786, Dothan, AL 36302-6786
 514049952 +EDI: WFFC.COM Dec 09 2016 22:33:00 Wells Fargo, POB 10335, Des Moines, IA 50306-0335
 514274810 +EDI: WFFC.COM Dec 09 2016 22:33:00 Wells Fargo Bank, NA, Attn: Bankruptcy Dept., MAC #D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514049954 Mountainside, NJ 07092
 516415100* ++C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901
 (address filed with court: T-Mobile, PO Box 742596, Cincinnati, OH 45274)
 516409007* +Landis Sewerage Authority, 1776 S Mill Rd, Vineland, NJ 08360-6200
 514049935 #Aaron Bail Bonds, 422 Amboy Ave, Perth Amboy, New Jersey 08861-3116

TOTALS: 1, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2016 at the address(es) listed below:

Angela Catherine Pattison on behalf of Creditor WELLS FARGO BANK, N.A.
angela.pattison@powerskirk.com, ecf@powerskirk.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A.
bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com
Isabel Balboa ecfmail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
John W. Hargrave on behalf of Trustee John W. Hargrave trustee@hargravelaw.com,
jhargrave@ecf.epiqsystems.com; jwh@trusteesolutions.net
John W. Hargrave trustee@hargravelaw.com, jhargrave@ecf.epiqsystems.com; jwh@trusteesolutions.net
Michael R. DuPont on behalf of Creditor Members 1st Federal Credit Union
dupont@redbanklaw.com, dana@redbanklaw.com
Robert J. Malloy on behalf of Creditor Members 1st Federal Credit Union
ecf.rjmalloylaw@gmail.com
Terry Tucker on behalf of Debtor David D Robinson terrytucker@comcast.net
Terry Tucker on behalf of Joint Debtor Ellamae Robinson terrytucker@comcast.net

TOTAL: 10